



# TEXAS DEPARTMENT OF BANKING

## COMMERCIAL EXAMINATION

### DOCUMENT REQUEST LIST

For the Examination of: **(Enter Bank Name Here)**

The documents requested below may be used in the upcoming examination of your bank. Examiners will need an electronic *copy* of each requested item, unless otherwise noted. **To help expedite the examination process, please provide the name and number of the bank employee who may be contacted for each item requested.** Optional forms have been provided in an Excel file to facilitate transmittal of certain information. However, in all cases, if your bank has the requested information available in another format, examiners will use the internally generated document.

Please submit the electronic documents using the Department's Data Exchange System (**DEX**) which is accessed from the [Entity Log In](#) page of the Department website. DEX access can be granted by your ACES administrator via the [ACES platform](#). We recommend that files related to each procedure be saved in a folder then zipped to compress the file size and uploaded. You can upload as many files as desired.

The following dates are relevant for the purposes of this request:

**Examination Commencement Date**

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**Loan Trial Balance Date**

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**Financial Information Date**

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**Last Examination Date**

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**Pre-Scope Request List Date**

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Unless otherwise noted, all references to the "last exam" are the safety and soundness examination (federal or state) which occurred before the planned exam.

DOCUMENTS REQUESTED FOR THE FOLLOWING AREAS (Click on link to go to list)
<a href="#">#1-General</a>
<a href="#">#2-Allowance for Credit Losses</a>
<a href="#">#3-Audit</a>
<a href="#">#4-Borrowed Funds &amp; Liquidity</a>
<a href="#">#5-Capital and Dividends</a>
<a href="#">#9-Earnings</a>
<a href="#">#10-Funds Management</a>
<a href="#">#13-Investment Securities</a>

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

<b>DOCUMENTS REQUESTED FOR THE FOLLOWING AREAS</b> (Click on link to go to list)
<a href="#">#14-Loans &amp; Leases</a>
<a href="#">#15-Loan Review</a>
<a href="#">#16-Management</a>
<a href="#">#19-Other Real Estate Owned</a>
<a href="#">#20-Overdrafts, Kite Suspect and Cuts</a>
<a href="#">#22-Related Organizations and Bank Holding Company</a>
<a href="#">#27a- Other Supervisory Issues – Unclaimed Property</a>
<a href="#">#28-AML/CFTL</a>

<b>ADDITIONAL AREAS TO BE REVIEWED</b> (Click on link next to marked box(es))
<input type="checkbox"/> <a href="#">#6-Cash, Collections, and Deposit Operations</a>
<input type="checkbox"/> <a href="#">#11-Bank Owned Life Insurance</a>
<input type="checkbox"/> <a href="#">#12-Interbank Liabilities</a>
<input type="checkbox"/> <a href="#">#17-Other Assets and Other Liabilities</a>
<input type="checkbox"/> <a href="#">#21-Premises &amp; Equipment</a>
<input type="checkbox"/> <a href="#">#23-Retail Sale of Non-Deposit Products</a>
<input type="checkbox"/> <a href="#">#24-Temporary Mortgage Purchase Program</a>
<input type="checkbox"/> <a href="#">#27b-Other Supervisory Issues -Various</a>

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#1 – GENERAL ITEMS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>1</b>	This Examination Request List with contact information included.		
<b>1-A</b>	General ledger and income statement.	Financial Date; Loan Date; and Exam Date	
<b>1-C</b>	Officer's Questionnaire signed original. (Questionnaire attached).	<b>Provide to EIC on Exam Date</b>	
<b>1-D</b>	Compliance examination report. ( <i>Access</i> )	Most Recent	
<b>1-G</b>	List of all nonbank activities performed by the bank, i.e., trust activities, insurance sales, mutual fund sales, etc. and the name of the person in charge of the indicated activity.	Most Recent	
<b>1-H</b>	List of electronic banking products or services offered by the bank, if any. For example, a web site, bill payment programs, telephonic account inquiries, etc.	Most Recent	
<b>1-I</b>	If data processing is serviced by an external data processing provider, provide the name and address of the external data processor(s).	Most Recent	
<b>1-J</b>	List the locations in which the bank is doing business, including branches, loan production offices, storage facilities, securities sales locations (if distinct from branches), and locations of agencies or agents performing business on behalf of the bank.	Most Recent	
<b>1-K</b>	Description of the bank's involvement in any financial education programs within the community.	Since Last Exam	
<b>1-L</b>	List all other direct, indirect, or contingent liabilities or obligations of the bank that are not carried on the bank's books or previously disclosed in the Officer's Questionnaire. Such liabilities or obligations may include but are not limited to: (1) guarantees by the bank for its benefit or other parties; (2) a pledge of assets; (3) agreements to purchase an asset or incur a liability or obligation.	Financial Date	

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#1 – GENERAL ITEMS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>12-H</b>	If the bank is empowered to act as agent for another financial institution or entity, list the name and location of the other institutions and indicate the nature and scope of the agency agreement.	Most Recent	

#2 – ALLOWANCE FOR CREDIT LOSSES (ACL)			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>2-A</b>	Account transcript/history for any ACL-related accounts. Include date, description of entries, name of loan and assigned officer.	Since Last Exam	
<b>2-A.1</b>	Details and supporting documentation of the CECL transition entry. Include the calculation of the purchased credit impaired loans discount gross up.	As of the Transition Date	
<b>2-A.2</b>	Account transcript/history and Internally prepared reconciliation on other liability account for expected credit losses on off-balance sheet credit exposures.	Most Recent and Financial Date	
<b>2-B</b>	ACL policy/methodology; include any policies, procedures, and other documents that define CECL standards.	Most Recent	
<b>2-C</b>	CECL reports presented to Senior Management and the Board or committee.	Most Recent	
<b>2-D</b>	Results, if any, of CECL model run including all assumptions and inputs used for the run.	Financial Date and Most Recent	
<b>2-E</b>	List of all non-homogenous / individually evaluated loans, if any, and analysis/worksheet for each loan, if not included in 2-D..	Financial Date and Most Recent	
<b>2-F</b>	ACL calculation for expected credit losses on off-balance sheet credit exposures and supporting documentation, if not included in 2-D.	Financial Date and Most Recent	

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## DOCUMENT REQUEST LIST

#2 – ALLOWANCE FOR CREDIT LOSSES (ACL)			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
2-G	ACL calculation for expected credit losses on HTM investment securities and supporting documentation, if not included in 2-D.	Financial Date and Most Recent	
2-H	ACL Process Independent Review & Model validation report(s) including management's responses. Include support for any corrective action regarding weaknesses identified in the validation(s).	Most Recent	
2-I	Any Back-testing performed.	Most Recent	
2-J	Access to the workpapers and a copy of the Report for the most recent internal audit of CECL process. Also, internal audit's reviews of model validation reports. If certain models have not been validated, include the planned course of action.	Most Recent	

#3 – AUDIT			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
3-A	External audit report and management letter.	Most Recent - If more current than report submitted with Pre-Scope Request	
3-B	Organizational Chart that includes audit personnel and their reporting lines.	Most Recent	
3-C	Engagement letter for external audit and internal audit, if applicable.	Most Recent	
3-D	Audit Policy	Most Recent	
3-E	Internal audit program / reports.	Most Recent - If more current than report submitted with Pre-Scope Request	
3-F	Audit committee minutes.	Since Last Exam	

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### #3 – AUDIT

	ITEM	AS OF	BANK CONTACT (Name & contact number)
3-G	Resume of internal/external auditor(s) ( <i>Access</i> ) and contact information	Most Recent	
3-H	Internal Audit work papers, if performed in house. ( <i>Access</i> )	Most Recent	
3-I	Audit plan and schedule.	Most Recent	
3-J	Internal Audit Outsourcing Agreement, if applicable.	Most Recent	
3-K	Audit Tracking Report of Outstanding Items / Findings and corrective actions.	Most Recent – If more current than report submitted with Pre-Scope Request	
3-L	Audit Risk Assessments.	Most Recent	
3-M	Vacation Policy	Most Recent	
3-N	List the names of all officers and employees who, during the last calendar year, did not remain continuously absent from duties at the bank for a minimum of two weeks during vacation period and/or official business.	Last Calendar Year	

### #4 – LIQUIDITY/BORROWED FUNDS

	ITEM	AS OF	BANK CONTACT (Name & contact number)
4-A	<p>A schedule of all sources of borrowed funds, including the name &amp; address of lender, terms, collateral, and reason for borrowing. <i>A form is available for use, or a bank document is acceptable.</i></p> <p>Borrowed funds may include:</p> <ul style="list-style-type: none"> <li>• Securities sold under agreement to repurchase.</li> <li>• Mortgage obligations</li> <li>• Capital leases</li> <li>• Discount window borrowing</li> <li>• Overdrawn due from accounts</li> <li>• Notes from Federal Home Loan Banks</li> </ul>	Financial Date	

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## DOCUMENT REQUEST LIST

#4 – LIQUIDITY/BORROWED FUNDS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
4-B	Transcript / history of Federal funds purchased since the last examination.	Since Last Exam	
4-C	Internal analysis of liquidity, including sources and uses.	Financial Date and Most Recent	
4-D	Any depositors with aggregate deposit balances >2% of total deposits.	Financial Date	
4-E	Pledged asset report for secured liabilities. <b>If not included</b> in 13-A Bond Servicer Report. <i>Please use form provided.</i>	Financial Date	
4-F	List of brokered deposits, including amount, source, and rate.	Financial Date	
4-G	List of all deposits placed by public entities. Include: <ul style="list-style-type: none"> <li>• Name and location of depositor</li> <li>• Type of account</li> <li>• Current balance</li> <li>• Rate</li> <li>• Pledged asset</li> <li>• Contract renewal date</li> <li>• Years of relationship</li> </ul>	Financial Date	
4-H	Evidence and description of any confirmed lines of credit available (including Federal funds lines of credit.) <i>Please use form provided.</i>	Financial Date	
4-I	Independent review of liquidity measurement model/reports.	Most Recent	
4-J	Contingency Funding Plan (if not included in other policies).	Most Recent	
4-K	Report of uninsured deposits.	Financial Date	

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## DOCUMENT REQUEST LIST

#5 – CAPITAL ACCOUNTS AND DIVIDENDS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
5-A	Account transcript(s)/history	Since Last Exam	
5-B	Shareholder list, with names, mailing address, and ownership interests. If the bank holding company (BHC) owns a majority of the bank shares, include BHC shareholder list.	Most Recent	
5-C	Stock books with stock registers/ledgers ( <i>Access</i> )	Exam Date	
5-D	Capital/dividend policy.	Most Recent	
5-E	Report(s) tracking concentrations in loans, due from accounts, and securities.	Most Recent – Since the Pre-Scope Request List Date	

#9 – EARNINGS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
9-A	Current year's detailed income statement, compared to budget.	Financial Date and Most Recent	
9-B	Prior year's detailed income statement and balance sheet compared to budget.	Prior Year-end	

#10 - FUNDS MANAGEMENT			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
10-A	Internal analysis of interest rate risk or Vendor Report.	Financial Date	
10-B	Minutes of asset/liability committee.	Since Last Exam	
10-C	Reports going to asset/liability committee.	Financial Date	



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### #10 - FUNDS MANAGEMENT

	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>10-D</b>	Any policy or procedures related to asset/liability management, liquidity (if not provided elsewhere), and interest rate sensitivity.	Most Recent	
<b>10-E</b>	List of any off-balance sheet items used in interest rate risk management.	Financial Date	
<b>10-F</b>	Independent review of interest rate risk management process (including back test and model validation performed).	Most Recent	

### #13 - INVESTMENT SECURITIES

	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>13-A</b>	Servicer report on all securities accounts.	Financial Date	
<b>13-B</b>	Transcript of investment activity, including purchases, sales, transfers between investment accounts, off-balance sheet trades, and trades in progress (but unsettled) at examination date. Provide: <ul style="list-style-type: none"> <li>• Date of the transaction</li> <li>• Price</li> <li>• Gain or loss on sale</li> </ul>	Since Last Exam	
<b>13-C</b>	Investment policy/procedures.	Most Recent	
<b>13-D</b>	List of approved securities firms, including any supporting documentation.	Most Recent	
<b>13-E</b>	Investment Committee minutes.	Since Last Exam	
<b>13-F</b>	Reports provided to Investment Committee.	Most Recent	
<b>13-G</b>	Files on individual investment securities. Files may contain trade tickets, pre-purchase analysis, and ongoing monitoring documentation. ( <i>Access – For On-Site Sampling</i> )	Most Recent	

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#13 - INVESTMENT SECURITIES			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
13-H	Weighted Average Life (WAL) and Duration of investment portfolio, if not already listed in the bond report. Indicate source of the information.	Financial Date	

#14 - LOANS AND LEASES			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
14-A	Subsidiary loan ledgers (alpha).	Loan Date	
14-B	Internal reconcilements of loan accounts.	Financial Date and Loan Date	
14-C	List of large relationships. Identify all borrowers in the relationships.	Loan Date	
14-D	List of past due loans.	Financial Date and Loan Date	
14-E	Credit card past due list, if maintained separately.	Financial Date and Loan Date	
14-F	List of nonaccrual loans.	Financial Date and Loan Date	
14-G	List of renegotiated trouble debt.	Financial Date and Loan Date	
14-H	Loan-to-Value Exception Report	Most Recent	
14-I	Internal documentation exception report.	Most Recent	
14-J	Reports for Tracking Covenant Compliance	Most Recent	
14-K	Reports of any loan portfolio stress test performed.	Most Recent	
14-L	List of extensions of credit to insiders, including officers, directors, principal shareholders and their interests. Include terms and collateral.	Financial Date and Loan Date	


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#14 - LOANS AND LEASES			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
14-M	List of extensions of credit to executive officers, directors, and principal shareholders of other financial institutions or holding companies.	Loan Date	
14-N	Loan policy, including officer lending limits.	Most Recent	
14-O	Loan Committee minutes.	Since Last Exam	
14-P	List of loan participations purchased and sold. Include the name of the buying/selling institution, and whether the purchase or sale was with/without recourse.	Financial Date and Loan Date	
14-Q	List of unfunded loan commitments outstanding by loan type for the origination and/or purchase of loans. For those with an original maturity exceeding one year, indicate collateral pledged, if any.	Financial Date and Loan Date	
14-R	List of letters of credit outstanding. Indicate type of letter of credit and type and amount of collateral pledged, if any.	Financial Date and Loan Date	
14-S	List of loans secured by CDs and in-bank deposit accounts. Include loan balance and cash secured amount.	Financial Date	
14-T	List of SBA guaranteed loans, FMHA loans, and any other loans secured by a state or federal govt. agency. Include loan balance and guarantee amount.	Financial Date	
14-U	List of extensions of credit to principal shareholders of correspondent banks.	Loan Date	
14-V	List of loans secured by stock of corporations in which directors or officers are substantially interested.	Loan Date	
14-W	List of loans acquired through bulk loan purchase, or through brokers.	Loan Date	
14-X	Loans to finance formerly repossessed assets or ORE. Identify any loans that the bank is including as ORE on its Call Report.	Loan Date	

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## DOCUMENT REQUEST LIST

#14 - LOANS AND LEASES			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
14-Y	List of loans secured by own bank, holding company, or affiliate stock.	Loan Date	
14-Z	List of rebooked charged-off loans.	Loan Date	
14-AA	Home Equity Lending Questionnaire and Home Equity Statistical Data. ( <i>See worksheets</i> )	Loan Date	
14-AB	List of home equity loans, including the current balance.	Loan Date	
14-AC	List of loans secured by Cash Surrender Value of Life Insurance Policy and the insurance company holding the policy. Include loan balance and CSV amount.	Loan Date	
14-AD	List any extensions of credit made by the bank through no-liability notes, i.e., whereby the borrowing entity is not liable to repay the obligation.	Loan Date	
14-AE	<p>List of all non-traditional, alternative, or “exotic” residential mortgage products offered by the bank and mortgages originated or purchased through a subsidiary of the bank. (<i>See Loan Definitions.</i>)</p> <div style="text-align: center;">   <small>Loan Definitions.pdf</small> </div> <p>These loans include interest only mortgages, payment option ARMs, loans with step-up features, adjustable rate mortgages without interest rate caps, mortgages with low introductory rates, mortgage loans made in exception to loan policy, mortgages made to borrowers with poor credit history, or which lack complete financial information prior to funding.</p> <p>Include a listing of all applicable loans still held on the bank’s books.</p>	Loan Date	
14-AF	List of loan codes (including collateral codes, branch codes, loan officer codes, call report codes, loan type codes, purpose codes, risk grading codes, etc.)	Financial Date	
14-AG	List of loan deferrals, specifically noting deferrals granted under Section 4013 of the CARES Act.	Loan Date	

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## DOCUMENT REQUEST LIST

### #14 - LOANS AND LEASES

	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>14-AH</b>	List of loans that have been restructured but not considered a troubled debt restructuring.	Loan Date	
<b>14-AI</b>	List of Repossessed Assets. <i>A Form is available for use, or a bank document is acceptable.</i>	Financial Date and Most Recent	

### #15 - LOAN REVIEW

	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>15-A</b>	Internal problem loan watch list.	Most Recent	
<b>15-B</b>	External Loan review reports issued.	Since Last Exam	
<b>15-C</b>	Internal Loan review reports issued.	Since Last Exam	
<b>15-D</b>	Loan review policy/schedule.	Most Recent	
<b>15-E</b>	Resumés of external or internal personnel conducting loan review, along with a description of reporting authority. <b>Only if new firm engaged since last exam.</b>	Most Recent	

### #16 – MANAGEMENT

	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>16- A</b>	Board of Directors minutes.	Since the Pre-Scope Request List Date	
<b>16-B</b>	Board packets.	Enter dates. i.e., 12/31/2019, March and April 2020( Most Recent Quarter End will already have been provided)	
<b>16-C</b>	Minutes of stockholders' meetings.	Since Last Exam	

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

### #16 – MANAGEMENT

	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>16-D</b>	List of related interests of executive officers, directors, and principal shareholders, and any borrowing by these entities at the bank. Include a brief description of each related interest.	Financial Date	
<b>16-E</b>	Strategic Plan and/or profit goals	Most Recent - if this has been updated since Pre-Scope Exam Request List Date	
<b>16-F</b>	<p>List of directors, including advisory directors. <i>A worksheet is provided, or a bank document providing the following information is acceptable:</i></p> <ul style="list-style-type: none"> <li>• Name and physical address, city, state, zip</li> <li>• Occupation</li> <li>• Year of Birth</li> <li>• Net Worth (000's) as of Date</li> <li>• Position &amp; Principal Business Affiliations</li> <li>• Year Elected to Board</li> <li>• Year Joined Bank</li> <li>• # Of Shares Owned</li> <li>• Bank Fees/Benefits</li> </ul>	Exam Date	
<b>16-G</b>	<p>List of executive officers. <i>A worksheet is provided, or a bank document providing the following information is acceptable:</i></p> <ul style="list-style-type: none"> <li>• Name and Title</li> <li>• Date of Birth</li> <li>• Area of Responsibility</li> <li>• Year Joined the Bank</li> <li>• Number of Years in Current Position</li> <li>• Salary</li> <li>• Bonus</li> <li>• Other Benefits.</li> </ul>	Exam Date	
<b>16-H</b>	Organizational Chart	Most Recent – if this has changed since the Pre-Scope Request List Date	
<b>16-I</b>	Names of any individuals who, by action of the board, are specifically excluded from being considered an executive officer.	Most Recent	

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## DOCUMENT REQUEST LIST

#16 – MANAGEMENT			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>16-J</b>	Resumes of any directors or management members elected since the last examination.	Since Last Exam	
<b>16-K</b>	Any employment contracts with management officials.	Most Recent	
<b>16-L</b>	List of all committee members and fees.	Most Recent	
<b>16-M</b>	Director's Affidavit – Oath of Acceptance as required by TFC §33.103(e).	Most Recent	
<b>16-N</b>	List any management official (as defined by Regulation L) or other bank employees who serve other federally insured depository institutions or holding companies as officers or directors, giving the names of the other institutions and the capacities served.	Most Recent	
<b>16-O</b>	By-Laws ( <i>Access</i> )	Most Recent	
<b>16-P</b>	Articles of Incorporation /Certificate of Formation ( <i>Access</i> )	Most Recent	
<b>16-Q</b>	Succession Plan	Most Recent	
<b>16-R</b>	Conflict of Interest and Code of Ethics Policies	Most Recent	
<b>16-S</b>	Any financial/rating information on insurance companies issuing bank policies. ( <i>Access</i> )	Most Recent	
<b>16-T</b>	Copy of declarations page from Form 24 and Form 28 (if applicable) of blanket bond.	Most Recent	
<b>16-U</b>	Any reports on defalcations or fraud identified.	Since Last Exam	
<b>11-J</b>	Any agreements to share insurance proceeds with other parties.	Most Recent	

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#19 – OTHER REAL ESTATE OWNED			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
19-A	Subsidiary ledgers of all other real estate (ORE) accounts.	Financial Date	
19-B	Internally prepared reconciliation of ORE accounts.	Financial Date	
19-C	Transcript of the ORE accounts since last examination, including all purchases, sales, additions, capitalized expenditures, and income & expenses. Provide date, amount and description of each entry.	Since Last Exam	
19-D	Other Real Estate Line Sheet on each ORE parcel. <i>A worksheet is provided, or a bank document is acceptable.</i>	Financial Date	
19-E	Supporting files for each parcel, including: deed & insurance documents, marketing efforts, internal memos, appraisals, leases. <i>(Access)</i>	Financial Date	
19-F	Any ORE policy/procedures.	Most Recent	

#20 – OVERDRAFTS, KITE SUSPECT AND CUTS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
20-A	Overdraft report.	Financial Date; Loan Date; and Daily During Exam	
20-B	Kite Suspect List.	Financial Date	
20-C	Any policies/procedures related to overdrafts, kite suspect, and unposted deposit items ("cuts").	Most Recent	
20-D	Deposit items not posted in each night's work ("cuts").	Daily During Exam	
20-E	List of unposted deposit items.	Daily During Exam	
20-F	Copies of deposit screens for each account owned by a director or Executive Officer, as defined by Regulation O.	Enter Date Range	



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## DOCUMENT REQUEST LIST

#22 - RELATED ORGANIZATIONS AND BANK HOLDING COMPANY			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
22-A	List of all organizations related to the bank, including affiliates, operating subsidiaries, loan production offices, ag credit corps, etc. Detail the relationship with the bank, scope of activities of the organization, and any litigation which may affect the bank. <i>A Form is available for use, or a bank document is acceptable.</i>	Most Recent	
22-B	List of Directors, Officers and Employees of each affiliate and their salaries.	Most Recent	
22-C	<p>List of all transactions (ongoing service arrangements fees paid, etc.) with related organizations. Include the date and nature of the transaction, terms, and amounts. <i>A Form is available for use, or a bank document is acceptable.</i></p> <p>Provide documentation to substantiate that the fees charged to the bank are reasonable and comparable to fees charged by other nonaffiliated organizations for similar services.</p>	Since Last Exam	
22-D	<p>Copy of agreements, guarantees, or hypothecation between the bank and any related organization. Include:</p> <ul style="list-style-type: none"> <li>List of extensions of credit to affiliate;</li> <li>List of securities issued by the affiliate that the bank purchased;</li> <li>List of assets purchased from or sold to the affiliate;</li> <li>Leases between the bank and the affiliate;</li> <li>Guarantees, acceptances, or letters of credit on behalf of the affiliate;</li> </ul> <p>List of deposit accounts maintained by the bank for the affiliate.</p>	Most Recent	
22-E	Shareholder list of affiliates or names of individuals with a financial interest in partnerships, joint ventures, etc.	Most Recent	
22-F	Examination reports, audit reports, and regulatory filings for all related organizations.	Most Recent	

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## DOCUMENT REQUEST LIST

#22 - RELATED ORGANIZATIONS AND BANK HOLDING COMPANY			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
22-G	Financial information for all related organizations (including Y-9, UBHCPR, etc.) Include most recent balance sheet and profit and loss statement on each affiliate.	Most Recent	
22-H	Terms of bank holding company debt with third parties, including debt secured by stock of the holding company or subsidiary banks that are partially dependent upon dividends from subsidiary banks. Include origination date, terms of payments, interest rate, collateral, and any personal guarantees.	Most Recent	
22- I	Federal income tax sharing agreement, if any, between the holding company and all subsidiaries.	Most Recent	
22-J	Directors' and committee minute books of the holding company.	Since Last Exam	
22- K	Parent company checking account statements with images.	Prior year and Current Year	
22-L	Parent company only financial statements on a comparative basis for the last two fiscal years and the current year to date information as of the most current quarter, if applicable – <ul style="list-style-type: none"> <li>Balance Sheet</li> <li>Income Statement</li> <li>Changes in stockholder's equity</li> <li>Statement of Cash Flow</li> </ul>	2 Fiscal Years, Current YTD, Most Current Quarter	
22-M	Statements of income and changes in stockholders' equity on a comparative basis with the previous year.	Most Recent	
22-N	Trial balance. If the trial balance does not provide a complete roster of accounts, please detail balance sheet items such as other assets, other liabilities, other income and other expense categories.	Most Recent	
22-O	List for each nonbank subsidiary any liabilities, contingent or otherwise, not appearing on its statements.	Most Recent	

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#22 - RELATED ORGANIZATIONS AND BANK HOLDING COMPANY			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
22-P	Indicate whether any nonbank subsidiary has lines of credit committed to it. If so, provide details.	Most Recent	

#27A – OTHER SUPERVISORY ISSUES- UNCLAIMED PROPERTY / ESCHEAT			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
27-A	Unclaimed Property report filed with the Texas Comptroller.	Since Last Exam	
27-B	Documentation supporting Unclaimed Property Reports for past 10 years. ( <i>Access</i> )	Most Recent	
27-C	Policy/procedures related to dormant accounts.	Most Recent	
27-D	List of dormant accounts.	Exam Date	
27-E	List of owner-occupied mortgage loans originated with Origination Date, Borrower, Name, and Loan Number.	Since Last Exam	
27-F	List of accounts closed due to fraudulent activity since last exam.	Since Last Exam	
27-G	State the aggregate balance of inactive or dormant deposits transferred, directly or indirectly, through service charges or otherwise to profit, income, or reserve accounts. Provide the full details of the bank's authority to make such transfers.	Since Last Exam	

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#28 – AML/CFT			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>28-A</b>	Name and title of the designated BSA compliance officer and, if different, the name and title of the person responsible for monitoring BSA/AML compliance. Copies of resumes and qualifications of person(s) new to the bank (since the last examination) serving in BSA/AML compliance program oversight capacities.	Most Recent	
<b>28-B</b>	All written BSA/AML compliance program policies approved by board of directors, including CIP program requirements, with date of approval noted in the minutes.	Most Recent	
<b>28-C</b>	All BSA/AML compliance reports provided to the board of directors and senior management.	Since Last Exam	
<b>28-D</b>	Correspondence addressed between the bank, its personnel or agents, and its federal and state banking agencies, the U.S. Treasury (Internal Revenue Service, FinCEN, and OFAC) or law enforcement authorities since the previous BSA/AML examination.	Since Last Exam	
<b>28-E</b>	Policies and Procedures relating to all reporting and recordkeeping requirements, including suspicious activity reporting.	Most Recent	
<b>28-F</b>	Description of expanded monitoring procedures applied to high-risk accounts.	Most Recent	
<b>28-G</b>	If not otherwise provided, policies, procedures, and matrixes related to the scoring methodology used to determine the risk profile of the customer.	Most Recent	
<b>28-H</b>	List of new customers opening an account (deposit, loan, safe deposit).	Since Last Exam or DATE RANGE	
<b>28-S</b>	OFAC Policies and Procedures.	Most Recent	

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#28 – AML/CFT			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>28-T</b>	<p>Name and title of designated OFAC compliance officer, and if different, the name and title of the person responsible for monitoring OFAC compliance.</p> <ul style="list-style-type: none"> <li>Copies of resumes and qualifications of person (or persons) new to the bank serving in BSA/AML compliance program oversight capacities.</li> </ul>	Most Recent	
<b>28-U</b>	If applicable, provide a copy of the records verifying that the most recent updates to OFAC software have been installed.	Most Recent	
<b>28-V</b>	Results of any internally or externally sourced independent audits or tests performed since the previous examination for BSA/AML including the scope or engagement letter, management's responses, and access to the work papers.	Since Last Exam	
<b>28-W</b>	Auditor's risk assessment audit plan (schedule), and program used for audits or tests.	Most Recent	
<b>28-X</b>	BSA/AML and OFAC training schedule with dates, attendees, and topics. A list of persons in positions for which the bank typically requires BSA/AML and OFAC training but who did not participate in the training.	Since Last Exam	
<b>28-Y</b>	Management's BSA/AML and OFAC risk assessment of products, services, customers, and geographic locations.	Most Recent	
<b>28-Z</b>	List of bank-identified high-risk accounts.	Most Recent	

## ADDITIONAL REQUEST LIST ITEMS

#6 – CASH, COLLECTIONS, AND DEPOSIT OPERATIONS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>6-A</b>	Internally prepared reconciliation of cash and cash items accounts.	Financial Date	
<b>6-B</b>	Each teller, vault, ATM and night depository settlement sheets, and head teller recap sheet.	Financial Date	
<b>6-C.</b>	Records of teller over and short accounts	Last 3 months	
<b>6-D</b>	Foreign currency control ledgers. ( <i>Access</i> )	Financial Date	
<b>6-E</b>	Detailed list of cash items, including names, dates and amounts.	Financial Date	
<b>6-F</b>	Annual ATM safety evaluations.	Most Recent	
<b>6-G</b>	Internally prepared reconciliation of items in collection, consigned items, and items in safekeeping.	Financial Date	
<b>6-H</b>	List of all cash collection items outstanding, including names, dates and amounts.	Financial Date	
<b>6-I</b>	Control ledgers for items in safekeeping.	Financial Date	
<b>6-J</b>	List of consigned items.	Financial Date	
<b>6-K</b>	Control ledgers for consigned items.	Financial Date	
<b>6-L</b>	Any policy/procedures related to collections, consigned items, safekeeping and safe deposit.	Most Recent	
<b>6-M</b>	Internally prepared reconciliation for deposit, TT&L and official check accounts.	Financial Date	
<b>6-N</b>	Subsidiary ledgers for all deposit and TT&L accounts.	Financial Date	
<b>6-O</b>	Subsidiary ledgers for official checks.	Financial Date	
<b>6-P</b>	Any policy/procedures related to deposits and official checks.	Most Recent	

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#11 – BANK OWNED LIFE INSURANCE			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
11-A	Schedule of all insurance policies, including life insurance owned by the bank (BOLI). <i>A Worksheet is available for use, or a bank document is acceptable.</i>	Financial Date	
11-B	Latest annual review/report of BOLI or other insurance.	Since Last Exam	
11-C	List of insured individuals in BOLI policies, if applicable.	Most Recent	
11-D	Monthly BOLI report reviewed with corresponding reconciliation, if applicable.	Enter Date Here	
11-E	BOLI Policies (with carriers) <i>(Access)</i>		
11-F	Internal board approved policy on BOLI, if applicable	Most Recent	

#12 - INTERBANK LIABILITIES			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
12-A	Internally prepared reconciliation and supporting documents on: <ul style="list-style-type: none"> <li>• Due From/Due to accounts</li> <li>• Federal funds sold/purchased</li> <li>• Federal Reserve account</li> </ul>	Financial Date	
12-B	List of all correspondents. <i>A worksheet is available for use, or a bank document is acceptable.</i>	Financial Date	
12-C	Any policy/procedures for interbank liabilities.	Most Recent	
12-D	Subsidiary ledgers on interbank accounts, including federal funds, interest-bearing deposits, and security repurchase activity.	Financial Date	
12-E	Agency agreement if federal funds are sold through an agent.	Most Recent	

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#12 - INTERBANK LIABILITIES			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>12-F</b>	Financial information on significant correspondents and/or agent (excluding Federal Reserve and FHLB).	Most Recent	
<b>12-G</b>	<p>Confirmations of interest-bearing due from and due to accounts as of <b>DATE</b>. Complete sample letter for each confirmation required and return to the examiner in charge.</p> <p>For confirmations of Federal Reserve accounts, use this form:  <a href="https://www.frbervices.org/assets/forms/accounting/audit-confirmation-form-rv.pdf">https://www.frbervices.org/assets/forms/accounting/audit-confirmation-form-rv.pdf</a></p>	Financial Date	
<b>12-H</b>	If the bank is empowered to act as agent for another financial institution or entity, list the name and location of the other institutions and indicate the nature and scope of the agency agreement. <i>(This item is also included under General Items and does not need to be provided twice.)</i>	Most Recent	

#17 - OTHER ASSETS AND OTHER LIABILITIES			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
<b>17-A</b>	Internally prepared reconciliation on other asset and other liability accounts.	Financial Date	
<b>17-B</b>	List any assets of value owned by the bank but not shown on its books.	Financial Date	
<b>17-C</b>	Goodwill Impairment Test and/or Calculation	Most Recent	
<b>17-D</b>	Deferred Tax Asset Calculation	Most Recent	



# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#21 - PREMISES AND EQUIPMENT			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
21-A	Schedule of all leases where the bank is either lessee or lessor, including the date of the lease, lessee, lessor, terms, expiration, and whether there is a purchase option. <i>A worksheet is available for use, or a bank document is acceptable.</i>	Exam Date	
21-B	List of all real estate property owned that is not reported in the listing for #19 Other Real Estate.	Financial Date	
21-C	Transcript of all premises and equipment accounts, including a date and description for each entry.	Since Last Exam	

#23 - RETAIL SALE OF NONDEPOSIT INVESTMENT PRODUCTS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
23-A	List of personnel authorized to sell securities, their registration, resume, and compensation.	Most Recent	
23-B	Any agreement with third parties involved in the sale of nondeposit products.	Most Recent	
23-C	List of non-deposit investment products offered.	Most Recent	
23-D	All marketing and disclosure material related to sales of nondeposit products. <i>(Access)</i>	Most Recent	
23-E	Agreements signed by customers ( <i>i.e.</i> , acknowledgment form, account agreement). <i>Provide sample of forms.</i>	-	
23-F	Registration/license with the State Securities Board and/or State Insurance Commission, as applicable.	Most Recent	
23-G	Customer files. <i>(Access)</i>	Most Recent	
23-H	Prospectus of products offered.	Most Recent	
23-I	Any policy/procedure related to the sale of nondeposit products.	Most Recent	

# TEXAS DEPARTMENT OF BANKING

## DOCUMENT REQUEST LIST

#24 – TEMPORARY MORTGAGE PURCHASE PROGRAMS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
24-A	Subsidiary ledger of mortgages under the temporary purchase program.	Loan Date	
24-B	List of mortgage originators in program, and outstanding balance of loans purchased from each.	Loan Date	
24-C	Agreement with mortgage companies. <i>(Access) Provide sample of the agreement from the largest volume mortgage company.</i>	-	
24-D	Internally prepared reconciliation.	Financial Date	
24-E	Any policy and procedures related to the temporary purchase of mortgage loans.	Most Recent	
24-F	Resume of key officers involved with the program.	Most Recent	
24-G	Financial information on mortgage companies.	Most Recent	
24-H	Files of mortgage companies. <i>(Access)</i>	Most Recent	

#27B – OTHER SUPERVISORY ISSUES – VARIOUS OTHER ITEMS			
	ITEM	AS OF	BANK CONTACT (Name & contact number)
27-H	Privacy Notice and Consumer Complaint Notice.	Most Recent	
27-I	Policy for Debt Cancellation Contracts.	Most Recent	
27-J	Policy for Debt Suspension Agreements.	Most Recent	